

HOUSECALLS

Gabe's May 2017 Stuart Florida Real Estate HouseCalls



What to eat before a workout

The closer to your workout, the less you should eat, according to Jennifer Sacheck, associate professor at the Friedman School.

Good rules to follow:

- 30 minutes before exercise, choose a 50 to 100 calorie carbohydrate snack such as a cup of fresh fruit, a snack box of raisins or a cup of applesauce.

- 1 hour before exercise, add another 100 calories with 6 ounces of low-fat plain yogurt or a light string cheese snack.



Selling to a Millennial? Make a tech audit of your home

Baby boomers who are downsizing have a great opportunity to sell to Millennials who are upsizing. But the younger folks do want different things in their dream homes.

Here's how to appeal to them:

According to zillow.com, Millennials (ages 20 to 34) will probably be looking for smaller, high-tech properties. After all, these are people who grew up with a phone attached to their hand. According to the Center for Generational Kinetics, Millennials are tech dependent, not necessarily tech savvy. They are wired in at all times. They want casual simplicity, except when it comes to technology. Then, they want everything.

At minimum, Millennials will prefer a home ready for wireless technology. Smart homes are natural to Millennials who expect to be able to control temperatures, lighting and even door locks with their cell phone.

Sellers considering upgrades before sale might well make a technology audit of their home. Wifi capabilities should be fast. Adding thermostat and lighting controls would be an inexpensive way to make a hit with the younger generation. Cable and satellite TV connections are probably required, but chances



are Millennials won't be using it. According to a survey by Digital Democracy, Millennials consume television on their computer, smartphone or gaming device.

A home office is essential since Millennials see themselves as working at home and dropping into an office occasionally. Of course, the home office must have enough plugs, ports and lighting to make a Millennial happy.

A gaming room is a great perk since most

Millennials will need a place for their consoles and big screen monitors as they attack outer space creatures on their off time. These rooms don't have to be big, but they shouldn't have too many windows (bad for screen viewing). In marketing your property, be sure to note if one room would be ideal for gaming.

Millennials are also plenty busy. So they are looking for complete properties with no fix-up required, according to zillow.com. They will appreciate low-maintenance properties.

Finally, Millennials shop online for everything, including homes. Make sure your photos are fantastic.

Ask the Expert



I have a new job across the country. Now I am facing a problem I know many people have. I have to both sell my home and buy a home. I have read about a bridge loan. How do they work?

You can finance your sale and purchase with different types of loans and one of them, the bridge loan, is easy but a little risky.

A bridge loan spans the gap between the sale of an old home and the purchase of a new one.

If you need to buy now and sell when you can, you will either need to pay two mortgages or somehow finance the period in between. A bridge loan would do that.

Lenders handle bridge loans in different ways, but here is one common way. The lender making the loan on your new house will make a short-term loan (usually six months) that pays off the old house, allows a down payment on the new house, and covers the origination charges and fees on the bridge loan itself. You are left with one loan and not in the position to support loans on two properties. The bridge loan will require you to show that you have an unconditional contract of sale on your existing home, according to the Mortgage Professor.

Some bridge loans just pile new debt onto the old mortgage.

Memorial Day, May 29, 2017

A day of remembrance evolves with nation's grief

Every grieving generation remembers the casualties of war in its own way.

So, Memorial Day, the day when we remember the men and women who died in war, has evolved. The beginning of the holiday is usually set in 1868, when the Grand Army of the Republic, an organization of Union veterans founded in Decatur, Illinois, established a Memorial Day to decorate the graves of the Union war dead.

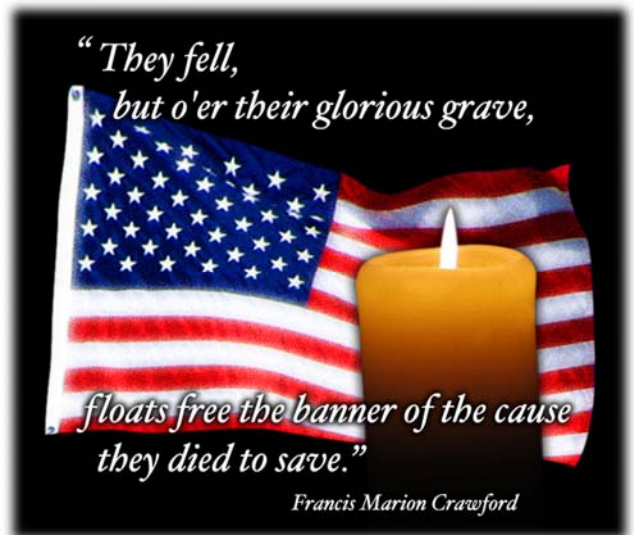
Throughout the Civil War, families and groups remembered fallen soldiers on many dates and in many places. North and South generally had different traditions for remembrance. Gradually, the traditions came together and by 1968, Congress designated the date as the last Monday in May.

The Civil War posed new problems for the young republic of America. More than 600,000 soldiers (some say 750,000) died in the conflict, representing 2 percent of the population. (By comparison, U.S. losses in World War II were just over 400,000.) Once national cemeteries were established, the

tradition of decorating the graves of fallen soldiers began in earnest.

Today, veteran's groups, individuals and churches decorate graves with flags on Memorial Day, continuing the tradition of honoring the fallen.

Graves and clothing are also frequently decorated with poppies, a symbol of sacrifice that became popular after World War I. It is said that for every drop of blood shed in war a poppy grows in remembrance.



Some bridge loans will require monthly payments.

There are plenty of drawbacks. For one thing, you'll be out a chunk of money for the origination and closing costs on the bridge loan.

For another, this leaves the seller in an untenable position if the buyer drops out. In that case, the buyer might lose the old home while not being able to buy the new home. Still, for people who must move now, some bridge loans may well be the solution.

No matter how old a mother is, she watches her middle-aged children for signs of improvement.

Florida Scott-Maxwell



Superman, the middle age years

News from Home

Save on groceries by planning meals first

If you really want to cut your grocery expense in half -- or more -- don't make a shopping list until you plan your meals.

Money experts are in near unanimity about meal planning as a way to save on grocery costs.

The advantage of meal planning is that you buy just what you actually eat, cutting down on food waste and time spent figuring out every meal.

According to SimpleDollar.com, if you make a meal plan you'll find that you usually eat simply, even if you do like to fantasize about the fancy meals you see on Facebook.

Meal planning can allow for hurry-up meals and make room for more creative cooking. The key is: Plan first.

Use the weekly grocery flyer in your local newspaper to find deeply discounted items. The Simple Dollar recommends identifying three discounted items and planning six meals around them.

Using the discounted items as a base, plan your meals for a week.

How much can you save?

Writing in Simple Dollar, Holly Johnson says she feeds her family of four on \$150 per week by creating meal plans and shopping sales.

Here's how her grocery list roughly breaks down:

Produce: \$52, including fruits, lettuce, carrots, celery parsnips, cabbage squash, tomatoes.

Core Foods: \$51, including bread, eggs, milk, noodles, cereal, vegetable broth, juice, cheese, beans, peanut butter and soup.

Snacks: \$10, crackers and granola bars.

Drinks: \$14, beer, soda, tea.

Total: \$127.25.

Among the meals Johnson planned for the week: Vegetable soup, vegetable lasagna, egg sandwiches, spaghetti squash and sauce, grilled cheese and tomato soup.

Should children get an allowance?

Lots of opinions buzz around the topic of allowances:

How often should kids get them? Should they be doing chores to earn them? What age is a good time to start?

Although many parents choose to use allowances as a reward mechanism, US News says that allowances work best as a tool for teaching the lesson of money management since tying allowances to chores is often ineffective. Chores could be considered mandatory, not paid behavior.

It is much better to hand out a set amount of money each week or month and teach the child how to count it and separate it into different groups such as spending money, giving money, and long-term savings. Determining the starting age is often as simple as waiting until the child can count and understand money, often around age 6.



Be Kind to Animals Week, May 7

Pets suffer in technological age

Today, technology can talk to your pet while you are at work; set up a regular feeding schedule (unless the power goes out); and even entertain.

But do your dog and cat need a robot or do they need you?

It should not come as a surprise that animals are being ignored in favor of technology.

After all, human couples are ignoring each other for technology. A survey conducted in 2014 by Pennsylvania State University found that more than 60 percent of women said that technology interfered with time spent with their partner.

Humans are ignoring their own children in favor of technology. In a 2016 study by AVG Technologies, more than 50 percent of children reported that their parents were on the phone too much.

It's not a leap to guess that pets are missing a ton of eye contact, belly rubs, and attentive walks -- all because of smartphones.

Maybe the pets are fighting back.

According to Square Trade, smartphones are regularly a target of dogs. About 28 million people found their smartphones chewed on.

Jealousy might be the reason for the smartphone attacks since 25 percent of pet owners say they were using their smartphone at the time their pet damaged it.

Pets don't stop at smartphones, either. About 12 percent of all damaged tech devices were game controllers but the biggest damage was to power cords, at 41 percent.

If you are ignoring your pet for technology, you might find the pet becomes depressed. Symptoms include not eating, or weight gain, misbehaving, long nails, and sleeping all the time.

The remedy is simple. Get up and get out with your pet. Play a game. Take a walk. Give some joy.

May 2017



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Sun	Mon	Tue	Wed	Thu	Fri	Sat
Asthma Awareness Month	1 May Day Lei Day	2	3	4	5 Cinco de Mayo	6 Kentucky Derby
7	8 No Socks Day	9 National Teacher Day	10	11	12	13
14 Mother's Day	15 Police Week	16	17	18	19	20
21 Safe Boating Week	22 Always wear a life jacket	23	24	25	26	27
28 Indy 500	29 Memorial Day	30	31			

St. Lucie County March 2017 Townhouse & Condo Report

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